

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18–28205–KCF
Chapter: 13
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Victor Raul Flores
341 Parsonage Road
Edison, NJ 08837

Emily Flores
341 Parsonage Road
Edison, NJ 08837

Social Security No.:

xxx–xx–6271

xxx–xx–3670

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on September 11, 2018 and a confirmation hearing on such Plan has been scheduled for February 13, 2019.

The debtor filed a Modified Plan on January 30, 2019 and a confirmation hearing on the Modified Plan is scheduled for March 27, 2019 @ 10:00 am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: January 31, 2019

JAN: wdr

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Victor Raul Flores
 Emily Flores
 Debtors

Case No. 18-28205-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 186

Page 1 of 3
 Total Noticed: 58

Date Rcvd: Jan 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2019.

db/jdb
 cr +Victor Raul Flores, Emily Flores, 341 Parsonage Road, Edison, NJ 08837-2108
 +Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd.,
 Winterville, NC 28590-8872
 517750871 +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 517750872 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998)
 517844520 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517750873 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 517862790 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517750875 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 517880687 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 517879141 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517772361 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 517750882 +Macys/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 517756686 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 517750884 +Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360
 517750885 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,
 Dallas, TX 75266-0360
 517750887 +Raymour And Flanigan, Attn: Bankruptcy, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
 517750889 +Synch/Midas/Car Care Bruneel, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 517750892 TD Bank/Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
 517858525 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,
 Dallas, TX 75380-0849
 517750893 +TD Retail Card Services/Littman Jewelers, Attn: Bankruptcy, 1000 Macarthur Blvd,
 Mahwah, NJ 07430-2035
 517750897 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
 Greenville, SC 29606)
 517874692 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
 517848723 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438
 517750898 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 01 2019 00:09:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 01 2019 00:09:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517750870 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2019 00:05:19 Amazon/Synchrony Bank,
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 517750874 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 01 2019 00:06:40 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517824197 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 01 2019 00:06:40
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517750876 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 01 2019 00:08:40 Comenity Capital/BoscoV,
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 517750877 +E-mail/PDF: creditonebknofifications@resurgent.com Feb 01 2019 00:05:33 Credit One Bank,
 Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
 517750878 +E-mail/Text: mrdiscen@discover.com Feb 01 2019 00:07:59 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517750879 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Feb 01 2019 00:10:07
 Genesis Bankcard Services/Milestone, Po Box 4477, Beaverton, OR 97076-4401
 517750880 +E-mail/Text: bankruptcy.notices@hdfsi.com Feb 01 2019 00:09:39 Harley Davidson Financial,
 Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
 517850335 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Feb 01 2019 00:09:47
 Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809,
 Fountain Valley, CA 92728-0809
 517750881 +E-mail/Text: bnckohlsnotices@becket-lee.com Feb 01 2019 00:08:04 Kohls/Capital One,
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 517801140 E-mail/Text: bkr@cardworks.com Feb 01 2019 00:07:47 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 517750883 +E-mail/Text: bkr@cardworks.com Feb 01 2019 00:07:47 Merrick Bank/CardWorks,
 Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
 517871995 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2019 00:28:01
 Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
 517874761 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2019 00:06:45
 Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
 517871201 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2019 00:27:54
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin
Form ID: 186

Page 2 of 3
Total Noticed: 58

Date Rcvd: Jan 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517871114 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2019 00:05:31
Portfolio Recovery Associates, LLC, c/o Discount Tire, POB 41067, Norfolk VA 23541
517871083 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2019 00:06:46
Portfolio Recovery Associates, LLC, c/o Midas, POB 41067, Norfolk VA 23541
517871124 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2019 00:06:06
Portfolio Recovery Associates, LLC, c/o Pandora, POB 41067, Norfolk VA 23541
517874758 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2019 00:27:48
Portfolio Recovery Associates, LLC, c/o Tjx Rewards Credit Card, POB 41067,
Norfolk VA 23541
517871112 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2019 00:28:01
Portfolio Recovery Associates, LLC, c/o Toys "r"us Credit Card, POB 41067,
Norfolk VA 23541
517871129 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2019 00:06:05
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517750886 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:05:20 Pandora/Synco, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
517830243 E-mail/Text: bnc-quantum@quantum3group.com Feb 01 2019 00:08:50
Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
517866076 E-mail/Text: bnc-quantum@quantum3group.com Feb 01 2019 00:08:49
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
517750890 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:06:31 Synco/Pandora, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
517750891 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:05:52 Synco/Toys R Us,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517750888 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:05:53 Synco/ccdstr/Car Care,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517753425 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:06:30 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517880819 +E-mail/Text: bncmail@legal.com Feb 01 2019 00:09:15 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517750894 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:06:31 TJ Max/Synchrony Bank/TJX,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517750895 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:06:30 Toys R Us/Synco,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517750896 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:05:19 Walmart/Synchrony Bank,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517862792* Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
ecfmail@mortoncraig.com, mortoncraigcf@gmail.com
Nicholas Fitzgerald on behalf of Joint Debtor Emily Flores nickfitz.law@gmail.com
Nicholas Fitzgerald on behalf of Debtor Victor Raul Flores nickfitz.law@gmail.com
Rebecca Ann Solarz on behalf of Creditor Harley-Davidson Credit Corp rsolarz@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 186

Page 3 of 3
Total Noticed: 58

Date Rcvd: Jan 31, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Sarah J. Crouch on behalf of Joint Debtor Emily Flores nickfitz.law@gmail.com,
nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com
Sarah J. Crouch on behalf of Debtor Victor Raul Flores nickfitz.law@gmail.com,
nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9